

**UNITED STATES BANKRUPTCY COURT**  
Eastern District of Virginia

**Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on March 25, 2014.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. Electronically filed documents may be viewed on Court's web site, [www.vaeb.uscourts.gov](http://www.vaeb.uscourts.gov). Computer access available in Clerk's Office at address shown below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**Creditors -- Do not file this notice in connection with any proof of claim you submit to the court.**

**See Reverse Side For Important Explanations.**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Garrison Kenneth Courtney  
261 Cameron Station Blvd.  
Apt. 103  
Alexandria, VA 22304

Case Number: 14-11081-RGM  
Office Code: 1

Last four digits of Social-Security or Individual Taxpayer-ID(ITIN)  
No(s)/Complete EIN:  
xxx-xx-6061

Attorney for Debtor(s) (name and address):

Beeraj Patel  
Patel Law Firm LLC  
3900 University Drive, Ste. 100  
Fairfax, VA 22030  
Telephone number: 703-539-8093

Bankruptcy Trustee (name and address):

Janet M. Meiburger  
The Meiburger Law Firm, P.C.  
1493 Chain Bridge Road, Suite 201  
McLean, VA 22101-5726  
Telephone number: 703-556-7871

**Meeting of Creditors:**

Date: **May 1, 2014**

Time: **11:00 AM**

Location: **115 South Union Street, Suite 206, Alexandria, VA 22314**

**Presumption of Abuse under 11 U.S.C. § 707(b)**

*See "Presumption of Abuse" on reverse side.*

The presumption of abuse does not arise.

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts:**  
**June 30, 2014**

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors or within thirty (30) days after any amendment to the list or supplemental schedules is filed, whichever is later.

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Creditor with a Foreign Address:**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**

**Address of the Bankruptcy Clerk's Office:**

200 South Washington Street  
Alexandria, VA 22314

**For the Court:**

Clerk of the Bankruptcy Court:  
William C. Redden

**McVCIS 24-hour case information:**

Toll Free 1-866-222-8029

Date: March 26, 2014

## EXPLANATIONS

B9A (Official Form 9A) (12/12)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
<b>Legal Advice</b>	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any document that you file in this bankruptcy case should be filed either electronically, or with the Clerk's Office in Alexandria. You may view electronically filed documents, including list of debtor's property and debts and list of property claimed exempt, on Clerk's web site, <a href="http://www.vaeb.uscourts.gov">www.vaeb.uscourts.gov</a> , or at Clerk's office in Alexandria. See address on front side of this notice.
<b>— — Refer to Other Side for Important Deadlines and Notices — —</b>	
<p><b>LOCAL RULE DISMISSAL WARNING:</b> Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007–1, 1007–3, and 2003–1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004–2 and 6007–1.</p> <p><b>PAYMENT OF FEES FOR ALEXANDRIA CASE AND ADVERSARY FILINGS AND MISCELLANEOUS REQUESTS:</b> Exact Change Only accepted as of December 16, 2013, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.</p> <p><i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to <a href="http://ebn.uscourts.gov">http://ebn.uscourts.gov</a> or call, toll free: 877–837–3424. Case/docket information available on Internet @ <a href="http://www.vaeb.uscourts.gov">www.vaeb.uscourts.gov</a></i></p>	

## Certificate of Notice Page 3 of 3

United States Bankruptcy Court  
Eastern District of VirginiaIn re:  
Garrison Kenneth Courtney  
DebtorCase No. 14-11081-RGM  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0422-9

User: williamsd  
Form ID: B9APage 1 of 1  
Total Noticed: 21

Date Rcvd: Mar 26, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 28, 2014.

db  
12282001 +Garrison Kenneth Courtney, 261 Cameron Station Blvd., Apt. 103, Alexandria, VA 22304-8696  
12282015 +Abraham G. Smith, 2714 Franklin Road, Arlington VA 22201-3912  
12282012 +American Collections E, 205 S Whiting St., STE 500, Alexandria, VA 22304-3632  
12282017 +American Honda Finance, 13856 Ballantyne Corpora, Charlotte, NC 28277-2711  
12282005 +Dept of Ed/Sallie Mae (SL), 11100 Usa Pkwy, Fishers, IN 46037-9203  
12282009 Emergency Medicine Associates, PA PC, P.O. BOX 37610, Baltimore, MD 21297-3610  
12282008 IRS-Department of the Treasury, P.O. BOX 8208, Philadelphia, PA 19101-8208  
12282007 +National Credit Adjusters, Department 835, P.O. BOX 4115, CONCORD, CA 94524-4115  
12282014 ONNES102, P.O. BOX 1022, Wixom, MI 48393-1022  
12282014 +PNC Bank NA, P.O. BOX 3180, Pittsburg, PA 15230-3180  
12282018 +Richard L. Downey, Esq., 4126 Leonard Dr., Fairfax, VA 22030-5118  
12282004 +Saft/trustudent (SL), 2500 Broadway, Helena, MT 59601-4901  
12282004 +Suburban Credit Corporation, 6142 Franconia Road, P.O. BOX 30640, Alexandria, VA 22310-8640

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
aty E-mail/Text: bpatel@novapatellaw.com Mar 27 2014 02:00:07 Beeraj Patel, Patel Law Firm LLC,  
3900 University Drive, Ste. 100, Fairfax, VA 22030  
tr EDI: BJMMEIBURGER.COM Mar 27 2014 01:43:00 Janet M. Meiburger, The Meiburger Law Firm, P.C.,  
1493 Chain Bridge Road, Suite 201, McLean, VA 22101-5726  
12282013 E-mail/Text: bankruptcy@dss.virginia.gov Mar 27 2014 02:00:48 VA Child Support,  
730 E. Broad St., Room 423, Richmond, VA 23219  
12282010 E-mail/Text: bankruptcy@dss.virginia.gov Mar 27 2014 02:00:49 Commonwealth of Virginia,  
Department of Social Services, Division of Child Support Enforcement,  
2900 South Quincy St., STE 320, Arlington, VA 22206  
12282011 +EDI: HFC.COM Mar 27 2014 01:43:00 HSBC/MSCPI, P.O. BOX 3425, Buffalo, NY 14240-3425  
12282006 E-mail/Text: BANKRUPTCY@INOVA.ORG Mar 27 2014 02:00:50 Inova Alexandria Hospital,  
P.O. BOX 37022, Baltimore, MD 21297-3022  
12282003 E-mail/Text: bankolist@praxis-financial.com Mar 27 2014 02:01:15 Praxis Financial Solutions,  
7301 N. Lincoln Ave, Suite 220, Lincolnwood, IL 60712-1733  
12282016 +EDI: SALMAESERVICING.COM Mar 27 2014 01:43:00 Sallie Mae (SL), P.O. BOX 9500,  
Wilkes Barre, PA 18773-9500

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 28, 2014

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 26, 2014 at the address(es) listed below:

Beeraj Patel on behalf of Debtor Garrison Kenneth Courtney bpatel@novapatellaw.com,  
tuckerlawpllc@gmail.com  
Janet M. Meiburger trustee@meiburgerlaw.com, VA41@ecfcbis.com

TOTAL: 2